

Information to identify the case:			
Debtor 1:	Elizabeth M. Convery		Social Security number or ITIN: xxx-xx-0732
	First Name	Middle Name	Last Name
Debtor 2:			Social Security number or ITIN: -----
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		Date case filed in chapter: 13 8/17/22
Case number:	22-16516-SLM		Date case converted to chapter: 7 6/7/23

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Elizabeth M. Convery	
2. All other names used in the last 8 years	aka Elizabeth Mooney Convery	
3. Address	455 Lebanon Street Wyckoff, NJ 07481	
4. Debtor's attorney Name and address	David L. Stevens Scura, Wigfield, Heyer & Stevens 1599 Hamburg Turnpike Wayne, NJ 07470	Contact phone 973-696-8391 Email: dstevens@scura.com
5. Bankruptcy trustee Name and address	Charles M. Forman Forman Holt 365 West Passaic St. Suite 400 Rochelle Park, NJ 07662	Contact phone 201-845-1000

For more information, see page 2 >

Debtor **Elizabeth M. Convery**

Case number **22-16516-SLM**

6. Bankruptcy clerk's office

Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <https://pacer.uscourts.gov>. (800) 676-6856

MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102
Additional information may be available at the Court's Web Site:
www.njb.uscourts.gov.

Hours open: 8:30 AM – 4:00 p.m.,
Monday – Friday (except holidays)

Contact phone 973-645-4764

Date: 6/8/23

7. Meeting of creditors

July 17, 2023 at 10:00 AM

Location:

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Section 341 Meeting will be conducted by telephone. Please consult the docket or contact the trustee appointed to the case for access or call-in information.

All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.

8. Presumption of abuse

The presumption of abuse does not arise.

If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.

9. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:

Filing deadline: 9/15/23

You must file a complaint:

- if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or
- if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).

You must file a motion:

- if you assert that the discharge should be denied under § 727(a)(8) or (9).

WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors

10. Proof of claim

Please do not file a proof of claim unless you receive a notice to do so.

No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.

11. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

In re:
Elizabeth M. Convery
Debtor

Case No. 22-16516-SLM
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jun 08, 2023

User: admin
Form ID: 309A

Page 1 of 4
Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 10, 2023:

Recip ID	Recipient Name and Address
db	+ Elizabeth M. Convery, 455 Lebanon Street, Wyckoff, NJ 07481-3020
aty	+ Paul Evangelista, Scura, Wigfield, Heyer, Stevens & Cammar, 1599 Hamburg Turnpike, Wayne, NJ 07470-4093
519708644	+ Brain Convery, 455 Lebanon Street, Wyckoff, NJ 07481-3020
519684244	+ Claire J. Mooney individually, and as a beneficiary of the Estate of Jo, 85 Colgate Avenue, Wyckoff, NJ 07481-3001
519708645	+ Convery 2008 Family Trust, 205 Hillside Avenue, Allendale, NJ 07401-1432
519684248	+ Guaglardi & Meliti, LLP, Denise M. Edwards, 365 West Passaic Street, Suite 130, Rochelle Park, NJ 07662-3013
519708646	+ Harwood Lloyd, LLC, The Lawyer for the Estate David Repetto, 130 Main Street, Hackensack, NJ 07601-7102
519684249	Hellring, Lindeman, Goldstein & Siegal, Sheryl E. Koomer, Esq., One Gateway Center, Clifton, NJ 07012
519684253	+ Macy's Inc./Department Stores National Bank, Po Box 8218, Mason, OH 45040-8218
519741876	+ Mary Stachowiak, c/o Shapiro Croland Reiser Apfel & Di Io, 411 Hackensack Avenue - 6th Floor, Hackensack, NJ 07601-6328
519684262	+ Williams-Sonoma Taps Capital One, Po Box 31293, Salt Lake City, UT 84131-0293

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: dstevens@scura.com	Jun 08 2023 21:04:00	David L. Stevens, Scura, Wigfield, Heyer & Stevens, 1599 Hamburg Turnpike, Wayne, NJ 07470
tr	+ Email/Text: charles.forman@txitrustee.com	Jun 08 2023 21:04:00	Charles M. Forman, Forman Holt, 365 West Passaic St., Suite 400, Rochelle Park, NJ 07662-3005
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 08 2023 21:05:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jun 08 2023 21:05:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519684234	+ Email/PDF: bncnotices@becket-lee.com	Jun 08 2023 21:21:41	Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
519684235	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Jun 08 2023 21:04:00	Apple Card/Gs Bank Usa, Lockbox 6112 Po Box 7247, Philadelphia, PA 19170-0001
519684236	+ EDI: BANKAMER.COM	Jun 09 2023 00:54:00	Bank Of America, Po Box 982238, El Paso, TX 79998-2238
519684237	+ EDI: TSYS2	Jun 09 2023 00:54:00	Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
519684238	+ EDI: TSYS2	Jun 09 2023 00:54:00	Barclays Bank/Gap, Po Box 8803, Wilmington, DE 19899-8803
519684239	+ EDI: CAPITALONE.COM	Jun 09 2023 00:54:00	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
519684240	+ EDI: CAPONEAUTO.COM	Jun 09 2023 00:54:00	Capital One Auto Finan, Po Box 259407, Plano,

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			TX 75025-9407
519687477	+ EDI: AISACG.COM	Jun 09 2023 00:54:00	Capital One Auto Finance, a division of, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519696653	+ EDI: AISACG.COM	Jun 09 2023 00:54:00	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
519711775	+ EDI: AIS.COM	Jun 09 2023 00:54:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519684241	+ EDI: CAPITALONE.COM	Jun 09 2023 00:54:00	Capital One/Lord & Taylor, Po Box 31293, Salt Lake City, UT 84131-0293
519684242	+ EDI: CITICORP.COM	Jun 09 2023 00:54:00	Citibank North America, Po Box 6497, Sioux Falls, SD 57117-6497
519684243	+ EDI: CITICORP.COM	Jun 09 2023 00:54:00	Citicards Citibank North America, Po Box 6241, Sioux Falls, SD 57117-6241
519684245	+ EDI: WFNNB.COM	Jun 09 2023 00:54:00	Comenity Bank/Ann Taylor MasterCard, Po Box 182789, Columbus, OH 43218-2789
519684246	+ EDI: WFNNB.COM	Jun 09 2023 00:54:00	Comenity Bank/Companies, Po Box 182789, Columbus, OH 43218-2789
519684247	+ EDI: DISCOVER.COM	Jun 09 2023 00:54:00	Discover Bank, Po Box 30939, Salt Lake City, UT 84130-0939
519684250	+ EDI: IRS.COM	Jun 09 2023 00:54:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
519684251	EDI: JPMORGANCHASE	Jun 09 2023 00:54:00	JPMorgan Chase Bank Card, Po Box 15369, Wilmington, DE 19850
519684252	Email/Text: PBNCNotifications@peritusservices.com	Jun 08 2023 21:04:00	Kohls/Capone, N56 Ridgewood Dr, Menomonee Fal, WI 53051
519684254	+ EDI: NFCU.COM	Jun 09 2023 00:54:00	Navy Federal Credit Union, Po Box 3700, Merrifield, VA 22119-3700
519684255	+ Email/Text: bankruptcyteam@quickenloans.com	Jun 08 2023 21:05:00	Rocket Mortgage, 1050 Woodward Ave, Detroit, MI 48226-3573
519701427	+ Email/Text: bankruptcyteam@quickenloans.com	Jun 08 2023 21:05:00	Rocket Mortgage, LLC fka Quicken Loans, at. el, 635 Woodward Avenue, Detroit MI 48226-3408
519684256	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Jun 08 2023 21:04:00	State of New Jersey, Division of Taxation, Compliance and Enforcement - Bankruptcy, 3 John Fitch Way, 5th Floor, Po box 245, Trenton, NJ 08695
519684257	+ EDI: RMSC.COM	Jun 09 2023 00:54:00	Synchrony Bank/CareCredit, 950 Forrer Blvd, Kettering, OH 45420-1469
519684258	+ EDI: RMSC.COM	Jun 09 2023 00:54:00	Synchrony Bank/Gap, Inc., Po Box 965005, Orlando, FL 32896-5005
519684259	+ EDI: RMSC.COM	Jun 09 2023 00:54:00	Synchrony Bank/PayPal Mastercard, 4125 Windward Plaza, Alpharetta, GA 30005-8738
519684261	^ MEBN	Jun 08 2023 21:02:59	TD Bank, N.A., Po Box 1448, Greenville, SC 29602-1448
519684260	+ EDI: WFNNB.COM	Jun 09 2023 00:54:00	Talbots, 175 Beal Street, Hingham, MA 02043-1512
TOTAL: 32			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

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Recip ID	Bypass Reason	Name and Address
519740576		Claire J. Mooney, Individually and as Beneficiary
519740608		Estate of John J. Mooney

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 10, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 8, 2023 at the address(es) listed below:

Name	Email Address
Brian C. Nicholas	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Cassandra C. Norgaard	on behalf of Creditor John Conte cnorgaard@norgaardfirm.com sferreira@norgaardfirm.com;184grandno@gmail.com;kcimmino@norgaardfirm.com;dtakach@norgaardfirm.com
Cassandra C. Norgaard	on behalf of Creditor David Repetto cnorgaard@norgaardfirm.com sferreira@norgaardfirm.com;184grandno@gmail.com;kcimmino@norgaardfirm.com;dtakach@norgaardfirm.com
Charles M. Forman	cforman@formanlaw.com lcapasso@formanlaw.com;cforman@iq7technology.com;ecf.alert+Forman@titlexi.com
David L. Stevens	on behalf of Debtor Elizabeth M. Convery dstevens@scura.com ecfbkfilings@scuramealey.com;pevangelista@scura.com;amurphy@scura.com;vmajano@scura.com;rshah@scura.com;jromero@scura.com;sduarte@scura.com;spereyra@scura.com;14518@notices.nextchapterbk.com
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
John P. Di Iorio	on behalf of Creditor Mary Stachowiak jdiiorio@shapiro-croland.com
John P. Di Iorio	on behalf of Plaintiff Mary Stachowiak jdiiorio@shapiro-croland.com
Karl J. Norgaard	on behalf of Creditor John Conte knorgaard@norgaardfirm.com sferreira@norgaardfirm.com;kcimmino@norgaardfirm.com;dtakach@norgaardfirm.com
Karl J. Norgaard	on behalf of Plaintiff Claire Mooney knorgaard@norgaardfirm.com sferreira@norgaardfirm.com;kcimmino@norgaardfirm.com;dtakach@norgaardfirm.com
Karl J. Norgaard	on behalf of Creditor David Repetto knorgaard@norgaardfirm.com sferreira@norgaardfirm.com;kcimmino@norgaardfirm.com;dtakach@norgaardfirm.com
Karl J. Norgaard	on behalf of Plaintiff Mary Stachowiak knorgaard@norgaardfirm.com sferreira@norgaardfirm.com;kcimmino@norgaardfirm.com;dtakach@norgaardfirm.com
Marie-Ann Greenberg	magecf@magtrustee.com

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Myles Missirian

on behalf of Creditor Guaglardi & Meliti LLP mmissirian@adgmlaw.com, mmissirian@adgmlaw.com

Paul Evangelista

on behalf of Debtor Elizabeth M. Convery pevangelista@scura.com
pselawpc@gmail.com;dsteven@scura.com;ecfbkfilings@scuramealey.com;cmartinez@scura.com;jromero@scura.com;rshah@sc
ura.com;vmajano@scura.com;sduarte@scura.com;spereyra@scura.com;aknapp@scura.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 16